

<b>Information to identify the case:</b>			
Debtor 1:	Kevin Patrick Carmichael		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	25-10245-JKS		
	Social Security number or ITIN:	xxx-xx-1836	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	1/9/25

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kevin Patrick Carmichael	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	266 Seton Hall Drive Paramus, NJ 07652	
<b>4. Debtor's attorney</b> Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224  Email: <a href="mailto:ecf@newjerseybankruptcy.com">ecf@newjerseybankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 <a href="http://www.magtrustee.com">www.magtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/10/25

**For more information, see page 2**



In re:  
Kevin Patrick Carmichael  
Debtor

Case No. 25-10245-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 10, 2025

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:

Recip ID	Recipient Name and Address
db	+ Kevin Patrick Carmichael, 266 Seton Hall Drive, Paramus, NJ 07652-5648
520508100	+ PSE&G Bankruptcy Department, PO Box 14444, New Brunswick, NJ 08906-4444
520508097	+ Port Authority New York and New Jersey, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
520508104	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@newjerseybankruptcy.com	Jan 10 2025 22:00:00	Lee Martin Perlman, Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
tr	Email/Text: BNC@magtrustee.com	Jan 10 2025 22:05:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 10 2025 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 10 2025 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520508085	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 10 2025 22:07:28	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520508086	+ Email/PDF: bncnotices@becket-lee.com	Jan 10 2025 22:08:21	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
520508087	+ EDI: CAPITALONE.COM	Jan 11 2025 02:16:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520508088	+ EDI: CAPONEAUTO.COM	Jan 11 2025 02:22:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520508089	+ EDI: CITICORP	Jan 11 2025 02:16:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520508090	+ Email/PDF: creditonebknofications@resurgent.com	Jan 10 2025 22:08:29	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520508091	Email/Text: BNBLAZE@capitalsvcs.com	Jan 10 2025 22:01:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
520508092	+ Email/Text: galaxybk@galaxyllc.net	Jan 10 2025 22:02:00	Galaxy International, 4730 South Ft Apache Rd Ste 300, Las Vegas, NV 89147-7947
520508093	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 10 2025 22:02:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po

District/off: 0312-2

User: admin

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520508094	EDI: IRS.COM	Jan 11 2025 02:16:00	Box 70379, Philadelphia, PA 19176-0379 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
520508095	EDI: JPMORGANCHASE	Jan 11 2025 02:16:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
520508096	+ Email/Text: netcreditbnc@enova.com	Jan 10 2025 22:05:00	Netcredit/rb, Attn: Bankruptcy Dept, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
520508098	EDI: PRA.COM	Jan 11 2025 02:16:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
520508099	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jan 10 2025 22:01:00	Progressive, PO Box 31260, Tampa, FL 33631-3260
520508101	Email/Text: lawfirmTX@RAUSCHSTURM.com	Jan 10 2025 22:02:00	Rausch Sturm LLP, 300 N. Executive Dr, Ste 200, Brookfield, WI 53005
520508102	^ MEBN	Jan 10 2025 21:43:57	Receivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
520508103	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 10 2025 22:05:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
520508105	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jan 10 2025 22:01:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
520508106	+ EDI: SYNC	Jan 11 2025 02:16:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520508107	^ MEBN	Jan 10 2025 21:45:18	Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2025

Signature: /s/Gustava Winters